

DEED OF SUBSTITUTE APPOINTMENT

WHEREAS, Nathaniel C. Williams and Shirley S. Williams, husband and wife, by Deed of Trust dated April 16, 1974, and recorded among the Land Records of Frederick County, Maryland, in Liber 937, folio 149, did grant and convey unto Robert E. Gearinger and C. Monroe Keeney, Trustees, certain real estate in said Deed of Trust described, in trust, to secure the payment of the promissory note of even date with said Deed of Trust described, and

WHEREAS, the aforesaid Deed of Trust provides that the holder of the Note has the right, and is authorized and empowered to appoint by an instrument in writing, recorded in the County wherever the land is situated, a Substitute Trustee or Trustees in place and stead of any Trustee or Trustees appointed, who shall thereupon become vested with and succeed to all the title, power and duty hereby conferred upon the Trustee named herein, the same as if said Substitute Trustee or Trustees had been named original trustee by said Deed of Trust, and

WHEREAS, Fredericktown Bank & Trust Company, a body corporate duly organized under the banking laws of the State of Maryland, the "Beneficiary" named in said Deed of Trust, has in its possession the original Note secured by the Deed of Trust and is the legal holder and owner thereof and is the only party having any interest in the indebtedness secured by said Deed of Trust.

NOW, THEREFORE, by virtue of the authority contained in said Deed of Trust the undersigned holder and owner of the indebtedness secured thereby do by these presents designate and appoint Howard R. Stepler, Jr., 18 West Church Street, Frederick, Maryland 21701, as Substitute Trustee for the purpose of foreclosure, under the terms and conditions of said Deed of Trust as the successor trustee to Robert E. Gearinger and C. Monroe Keeney, with the same respect as if the said Howard R. Stepler, Jr., had been named the original trustee in the Deed of Trust.

STEPLER AND STEPLER
ATTORNEYS AT LAW
18 WEST CHURCH STREET
FREDERICK, MD. 21701
(301) 662-6304

*Exhibit - No. 28,729 Equity
Filed February 5, 1979*